

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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FRANCIS SANTIAGO, on behalf of himself and  
all others similarly situated,

Plaintiff,

vs.

GMAC MORTGAGE GROUP, INC., GMAC  
RESIDENTIAL HOLDING CORP., and GMAC  
MORTGAGE CORPORATION,

Defendants.  
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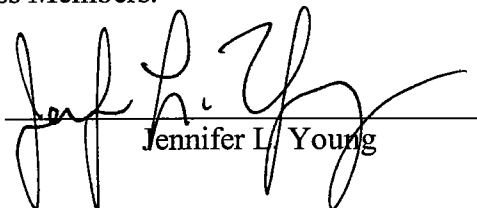
Civil Action No. 02-CV-04048

**AFFIDAVIT OF JENNIFER L. YOUNG**

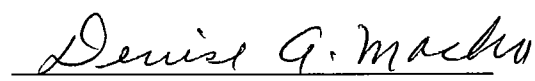
Personally appeared before me, Jennifer L. Young, who being duly sworn according to law, did depose and say:

1. I am an associate of the law firm of Milberg Weiss Bershad & Schulman LLP ("Milberg Weiss") and am engaged in the practice of law in the State of New York with an address at One Pennsylvania Plaza, New York, New York 10119-0165.
2. I have been a member in good standing of the bar of the State of South Carolina since November 18, 2002 and the State of New York since June 7, 2004.
3. I have not been suspended or disbarred from any court or from practicing before any bar, and I am a member in good standing of every bar to which I have ever been admitted.
4. I am familiar with the allegations and issues of the above-captioned matter.
5. I will familiarize myself with the Local Rules of Civil Procedure, and I agree to abide by the ethical standards governing the practice of law in this Court.
6. I agree that this Court has jurisdiction over any alleged misconduct in all matters related to this action.

7. Milberg Weiss has been retained by Plaintiff in conjunction with this litigation and related matters. I am familiar with this litigation, and my admission *pro hac vice* will result in substantial benefit to Plaintiff and the Class Members.

  
Jennifer L. Young

Sworn to before me this  
4th day of January, 2006

  
Notary Public

DENISE A. MACHA  
Notary Public, State Of New York  
No. 01MA5037975  
Qualified In New York County  
Commission Expires Jan. 17, 2008